

<i>SERFF Tracking Number:</i>	<i>LBLI-125701590</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39485</i>
<i>Company Tracking Number:</i>	<i>MLDT(01-04)</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.314 Decreasing - Joint (First to Die) - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>RBC Mortgage Decreasing Term</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Liberty Life Insurance Company	SERFF Tr Num: LBLI-125701590	State: ArkansasLH
Product Name: RBC Mortgage Decreasing Term		
TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 39485
Sub-TOI: L04I.314 Decreasing - Joint (First to Die) - Fixed/Indeterminate Premium	Co Tr Num: MLDT(01-04)	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Julie Duncan, Holly Carver	Disposition Date: 07/03/2008
	Date Submitted: 07/01/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested:		Implementation Date:
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: filed simultaneously
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/03/2008	
State Status Changed: 07/03/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

In reference to the 2001 CSO mortality change, we are submitting this filing for informational purposes only for the above noted policy that was previously approved by your department on 03-18-04. We are noting the following changes; however, there are no changes to the policy form itself.

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1. The mortality table for both reserves and non-forfeiture values is now based on 2001 CSO instead of 1980 CSO. This causes the reserve and cash value examples in the Actuarial Demo to change.
2. The rates for the initial 10 year level premium period have been changed

Please see the Actuarial Memorandum and other supporting documentation included. If you have any questions, or need additional information, please contact me at (864) 609-4871 or by email to libertydoresponses@rbc.com (in the subject line, please reference Attn: Holly Carver.) Thank you for your consideration.

## Company and Contact

### Filing Contact Information

Holly Carver, Compliance Analyst II	holly.carver@rbc.com
2000 Wade Hampton Blvd	(864) 609-4871 [Phone]
Greenville, SC 29615	(864) 609-3484[FAX]

### Filing Company Information

Liberty Life Insurance Company	CoCode: 61492	State of Domicile: South Carolina
2000 Wade Hampton Blvd	Group Code:	Company Type:
Greenville, SC 29602	Group Name:	State ID Number:
(864) 609-4815 ext. [Phone]	FEIN Number: 44-0188050	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 policy @ \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Life Insurance Company	\$50.00	07/01/2008	21181856

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		07/03/2008	07/03/2008

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*TOI:*      *L04I Individual Life - Term*

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Fixed/Indeterminate Premium*

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*Project Name/Number:*      */*

## **Disposition**

Disposition Date: 07/03/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

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## **Rate Information**

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